

**Certificate of Notice Page 1 of 5**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Veronica Yvette Commock  
 Debtor

Case No. 19-13712-jkf  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: admin  
Form ID: 318Page 1 of 3  
Total Noticed: 72

Date Rcvd: Sep 13, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 15, 2019.

db +Veronica Yvette Commock, 4594 Jasmine Drive, Center Valley, PA 18034-8506  
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603  
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
 14339687 #+Allied Interstate, LLC, PO Box 361477, Columbus, OH 43236-1477  
 14339690 +Allied Interstate, LLC (Collector For JC, Collector For JCPenny Credit Card, PO Box 361445, Columbus, OH 43236-1445  
 14339692 +American Home Shield, P.O. Box 2803, Memphis, TN 38101-2803  
 14339695 +Bank Of America, N.A., Home Retention Unit, 6860 Argonne St., Unit A, Denver, CO 80249-8737  
 14339697 +Best Buy Credit Services, by CitiBank Credit Services, PO Box 9001007, Louisville, KY 40290-1007  
 14339704 +Chase Bank, Chase - Card Member Services, P.O. Box 1423, Charlotte, NC 28201-1423  
 14339705 Cicit Cards, PO Box 6403, Sioux Falls, SD 57117-6403  
 14339707 +Citi Cards, d/b/a Thank You Preferred Card, PO Box 70166, Philadelphia, PA 19176-0166  
 14339708 +Citi Cards, PO Box 6403, Sioux Falls, SD 57117-6403  
 14339706 Citi Cards, PO Box, Sioux Falls, SD 57117  
 14339713 +Citi Cards d/b/a Citi Double Cash, PO Box 70166, Philadelphia, PA 19176-0166  
 14339714 Citi Team, PO Box 790345, St. Louis, MO 631790345  
 14339710 +Citibank For Staples Credit Plan, PO BOX 6077, Sioux Falls, SD 57117-6077  
 14339711 +Citibank NA Servicer for Dept. Stores, PO Box 6167, Sioux Falls, SD 57117-6167  
 14339712 +Citibank, N.A., PO Box 769004, San Antonio, TX 78245-9004  
 14339716 +Citibank, N.A., 4600 Houston Road, Florence, KY 41042-4820  
 14339717 +Countryside At Saucon, C/o East Coast Property Management, P.O. Box 730, Oakhurst, NJ 07755-0730  
 14339719 +County Of Lehigh, 17 South Seventh Street, Fiscal Office ~ Room 119, Allentown, PA 18101-2401  
 14339720 +Discover Bank, N.A. d/b/a Discover Card, PO BOX 742655, Cincinnati, OH 45274-2655  
 14339724 +East Coast Property Management, P.O. Box 730, Oakhurst, NJ 07755-0730  
 14339725 +East Cost Property Management, PO Box 730, Oakhurst, NJ 07755-0730  
 14339728 +Home Depot Credit Services, PO Box 9001010, Louisville, KY 40290-1010  
 14339741 +JM Resources, Inc., 200 West Church Road, King Of Prussia, PA 19406-3221  
 14339742 +KLM Law Group, P.C., 701 Market Street, Philadelphia, PA 19106-1538  
 14339744 +Lehigh Valley Health Network, d/b/a /Lehigh Valley Hospital, PO Box 781733, Philadelphia, PA 19178-1733  
 14339745 +Lehigh Valley Hospital, Lehigh Valley Hospital Network, PO Box 781733, Philadelphia, PA 19178-1733  
 14339749 +MEB Loan Trust, C/o US Bank Trust National Assoc., 300 Delaware Avenue, 9th Fl., Wilmington, DE 19801-1607  
 14339748 +Macy's American Express Account, PO Box 9001108, Louisville, KY 40290-1108  
 14339752 +NBC Management Services, Inc., PO Box 1099, Langhorne, PA 19047-6099  
 14341717 +Nationstar Mortgage LLC d/b/a Mr. Cooper c/o Kevin, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541  
 14339750 +Nationstar Mortgage, LLC, d/b/a Mr. Cooper, 8950 Cypress Water Blvd., Dallas, TX 75019-4620  
 14339751 Nationwide Credit Services, P.O. Box 14581, Des Moines, IA 50306-3581  
 14339726 ++PERI GARITE, ATTN CARD WORKS, 101 CROSSWAYS PARK DR W, WOODBURY NY 11797-2020  
 (address filed with court: First National Bank Of Omaha, 1620 Dodge Street - Stop, Omaha, NE 68197)  
 14339755 +Penn Credit Corporation, 2800 Commerce Drive, PO Box 69703, Harrisburg, PA 17106-9703  
 14339757 #+Phillip C, Warholic, Esq., Leopold & Associates, PLLC, 2041 Springwood Road, York, PA 17403-4836  
 14339758 +Sears Credit Cards/Sears MasterCard, PO Box 9001055, Louisville, KY 40290-1055  
 14339144 Staples Credit Plan, PO Box 78014, Phoenix AZ 85062-8014  
 14339760 Staples/Staples Credit Plan, PO BOX 78014, Phoenix, AZ 85062-8014  
 14339761 +Sundance Vacations, d/b/a Traveler's Advantage, PO Box PMB, 311-672 Old Mill Road, Millersville MD 21108-1363  
 14339762 +Sundance Vacations/Traveler's Advantage, PO Box PMB, 311-672 Old Mill Road, Millersville MD 21108-1363  
 14339763 +TIAA Bank, F.S.B., 301 W. Bay Street, Jacksonville, FL 32202-5150  
 14339764 U.S. Department of Education, c/o Nelnet, Inc. (Servicer), PO Box 659728, Lincoln, NE 68501  
 14339765 United Health Care Service, LLC, P.O. Box 740800, Atlanta, GA 30374-0800  
 14339766 +Upper Saucon Ambulance Corps, 5560 Camp Meeting road, Center Valley, PA 18034-9456  
 14339767 +Upper Saucon Township, c/o Upper Saucon Twp Tax Collector, P.O. Box 337, Center Valley, PA 18034-0337

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
tr +EDI: QLEFELDMAN.COM Sep 14 2019 07:08:00 LYNNE E. FELDMAN, Feldman Law Offices PC,  
221 N. Cedar Crest Blvd., Allentown, PA 18104-4603  
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 14 2019 03:20:51  
Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
Harrisburg, PA 17128-0946  
smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 14 2019 03:21:43 U.S. Attorney Office,  
c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
14339693 EDI: ARSN.COM Sep 14 2019 07:08:00 ARS National Services, Inc., PO Box 469100,  
Escondido, CA 92046-9100  
14339688 +EDI: RMSC.COM Sep 14 2019 07:08:00 Allied Interstate, LLC,  
Collector For Lowe's/Synchrony Bank, PO Box 530914, Atlanta, GA 30353-0914  
14339689 EDI: RMSC.COM Sep 14 2019 07:08:00 Allied Interstate, LLC (c/o Synchrony Bank,  
c/o Synchrony Bank, PO Box 965009 - 0090, Orlando, FL 328965009  
14339691 +EDI: AMEREXPR.COM Sep 14 2019 07:08:00 American Express, P.O. Box 1270,  
Newark, NJ 07101-1270  
14339694 +EDI: BANKAMER.COM Sep 14 2019 07:08:00 Bank Of America, P.O. Box 31785,  
Tampa, FL 33631-3785  
14339696 +EDI: BANKAMER2.COM Sep 14 2019 07:08:00 Bank Of America, N.A., P.O. Box 15109,  
Wilmington, DE 19886-5109  
14339703 EDI: CHASE.COM Sep 14 2019 07:08:00 Chase Card Member Services, PO Box 15298,  
Wilmington, DE 198505298  
14339721 EDI: DISCOVER.COM Sep 14 2019 07:08:00 Discover Card, PO Box 3008,  
New Albany, NY 43054-3008  
14339727 +EDI: FSAE.COM Sep 14 2019 07:08:00 Firstsource, 205 Bryant Woods South,  
Amherst, NY 14228-3609  
14339740 +EDI: RMSC.COM Sep 14 2019 07:08:00 J.C. Penny Synchrony Bank/JCP, PO Box 960090,  
Orlando, FL 32896-0090  
14339746 +EDI: RMSC.COM Sep 14 2019 07:08:00 Lowe's/Synchrony Bank, PO Box 530914,  
Atlanta, GA 30353-0914  
14339747 EDI: TSYS2.COM Sep 14 2019 07:08:00 Macy's, PO Box 8052, Mason, OH 450408052  
14339754 EDI: WFNNB.COM Sep 14 2019 07:08:00 New York & Company, d/b/a Comenity New York & Co.,  
PO Box 659728, San Antonio, TX 782659728  
14339139 +EDI: RMSC.COM Sep 14 2019 07:08:00 PayPal Credit, PO Box 5138, Timonium MD 21094-5138  
14353400 +E-mail/Text: recovery@paypal.com Sep 14 2019 03:19:36 PayPal Credit, Legal Dept.,  
2211 North First Street, San Jose CA 95131-2021  
14339759 E-mail/Text: jennifer.chacon@spservicing.com Sep 14 2019 03:22:27  
Select Portfolio Servicing, Inc., PO Box 65450, Salt Lake City, UT 841650450  
14339508 +EDI: RMSC.COM Sep 14 2019 07:08:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
PO Box 41021, Norfolk, VA 23541-1021  
14339768 +E-mail/Text: BKRMailOps@weltman.com Sep 14 2019 03:21:27 Weltman, Weinberg & Reis Co., LPA,  
323 W. Lakeside Avenue, Suite 200, Cleveland, OH 44113-1009

TOTAL: 21

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

14339137 Nelnet, Inc. PO Box 659728 Lincoln, NE 659728  
14339718\* +CountrySide At Saucon, c/o East Coast Property Management, PO Box 730,  
Oakhurst, NJ 07755-0730

TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 15, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 12, 2019 at the address(es) listed below:

KEVIN G. MCDONALD on behalf of Creditor MEB Loan Trust bkgroup@kmllawgroup.com  
KEVIN G. MCDONALD on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper  
bkgroup@kmllawgroup.com  
LYNN E. FELDMAN trustee.feldman@rcn.com, lfeldman@ecf.axiosfs.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1 **Veronica Yvette Commock**  
First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing)  
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-4122**  
EIN **-----**  
Social Security number or ITIN **-----**  
EIN **-----**

United States Bankruptcy Court **Eastern District of Pennsylvania**

Case number: **19-13712-jkf**

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Veronica Yvette Commock

9/12/19

**By the court:** Jean K. FitzSimon  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**